



1 UNITED STATES BANKRUPTCY COURT
2 DISTRICT OF NEW JERSEY

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Order Filed on October 11, 2024
by Clerk
U.S. Bankruptcy Court
District of New Jersey

9 In Re:

10 NANA OPOKU-WARE, DEBTOR(S)

Case No.: 19-25519 JKS

Adv. No.:

11 Hearing Date: 8/22/2024 @ 10:00 A.M.

12 Judge: John K. Sherwood, U.S.B.J.

13
14 AMENDED ORDER RELATING TO U.S.
BANK, NA'S DEFAULT CERTIFICATION

15 U.S. Bank, NA ('US Bank'), by and through its counsel, Romano, Garubo & Argentieri,
16 Emmanuel J. Argentieri, Esq., Appearing, having filed a Default Certification, seeking relief
17 from the automatic stay, pursuant to a previously entered order, asserting Debtor missed
18 payments, regarding the mortgage it holds relating to real property, located at 123-125 Division
19 Street, Elizabeth, New Jersey, and the Debtor, having filed an Objection to the relief requested by
20 US Bank and the Parties having resolved the issues raised in the default request, and/or for good
21 cause having been shown, the relief set forth on the following pages, two (2) through three (3), is
22 hereby **ORDERED**.

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25 DATED: October 11, 2024

26 _____
27 Honorable John K. Sherwood
28 United States Bankruptcy Court

A handwritten signature in black ink, appearing to read "JK Sherwood".

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2 Debtor: Nana Opoku-Ware, Debtor(s)

3 Case no.: 19-25519 JKS

4 Caption of order: Amended Order Relating to US Bank's Default
5 Certification

6 1. The Debtor must sell, non-residential real property,
7 located at 30 Clinton Place, Newark, New Jersey 07108 ('Newark
8 Property'), not the subject of US Bank's mortgage¹, within a
9 period of ninety (90) days of entry order originally entered
10 order on this application (The order was entered on September 5,
11 2024, as docket entry one hundred and sixty [160], hence the sale
and payoff, must be consummated within, within ninety days of
entry of this order)

12 2. The Newark real property sale, must pay all post petition
13 arrearages, due to US Bank, as to the Debtor's residential
14 property, that is 123-125 Division Street, Elizabeth, New Jersey
15 (which is the property subject to US Bank's Mortgage), through
16 the August 2024 payment, as well as US Bank's attorney fees and
17 costs, in the amount of \$350, associated with the default
18 certification request

19 3. If the Debtor fails to sell the Newark property and repay
20 the mortgage arrears and attorneys fees and costs due to US Bank,
21 regarding the Elizabeth residential property, then US Bank, may
22 file a default certification with the Court, asserting the
23 failure to comply with this order, seeking entry of an order
24 vacating the stay in its favor

25
26 ¹This is non-residential real property, owned by the Debtor,
27 that, in an earlier Debtor filed plan, the Debtor called for the
28 surrender, but post-plan confirmation, the property's value, due to
positive market conditions, has materially increased.

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2 Debtor: Nana Opoku-Ware, Debtor(s)

3 Case no.: 19-25519 JKS

4 Caption of order: Amended Order Relating to US Bank's Default
5 Certification

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7 4. Starting September 1, 2024 and each month thereafter,
8 consistent with the note and mortgage, the Debtor must pay the
9 regular post-petition mortgage payments to US Bank

10 5. In the event the Debtor fails to make any regular ongoing
11 mortgage payment, more than 15 days, after the due date, US Bank
12 may submit a default certification and order, providing for
13 relief from the automatic stay as to the Elizabeth property
14 subject to its mortgage

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